

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Nicholas Fitzgerald Esq./NF6129  
Fitzgerald & Associates, Attorneys At Law  
649 Newark Avenue  
Jersey City, NJ 07306  
(201) 533-1100  
nickfitz.law@gmail.com

Case No.: 23-19544

Chapter: 13

Adv. No.: \_\_\_\_\_

Hearing Date: 03/14/2024

Judge: SHERWOOD

In Re:

Tamer M. Zakhary

**CERTIFICATION OF SERVICE**

1. I, Nadia Loftin :

represent \_\_\_\_\_ in this matter.

am the secretary/paralegal for Nicholas Fitzgerald Esq., who represents  
Tamer M. Zakhary in this matter.

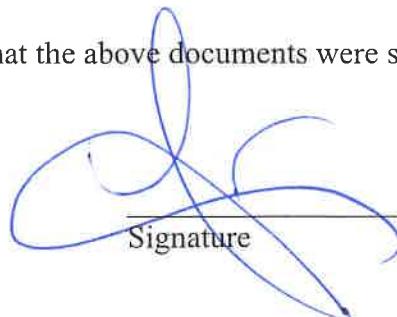
am the \_\_\_\_\_ in this case and am representing myself.

2. On January 25, 2024, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Notice of Modification of Chapter 13 Plan Prior to Confirmation; Fixing Times to Reject  
Plan, Combined with Notice Thereof

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: January 25, 2024

  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Tamer M. Zakhary 110 Birch Street Bloomfield, NJ 07003	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other (As authorized by the Court or by rule. Cite the rule if applicable.)
PNC Bank 2730 Liberty Avenue Pittsburgh, PA 15265	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other (As authorized by the Court or by rule. Cite the rule if applicable.)
Wilmington Savings Fund Society FSB c/o Rushmore Servicing PO Box 619094 Dallas, TX 75261-9741	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other (As authorized by the Court or by rule. Cite the rule if applicable.)
Pluese Becker & Saltzman LLC Attorneys At Law 20000 Horizon Way, Suite 900 Mt. Laurel NJ 08054-4318	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
PNC Bank, National Association PO BOX 94982 Cleveland, OH 44101	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
See Attached Creditors List	All Creditors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

**NICHOLAS FITZGERALD**  
\*Admitted in NY and NJ

**FITZGERALD & ASSOCIATES, P.C.**  
ATTORNEYS AT LAW  
649 NEWARK AVENUE  
JERSEY CITY, NJ 07306

**NEW YORK OFFICE**  
521 FIFTH AVENUE, SUITE 3010  
NEW YORK, NY 10175  
1800 828 7763

-----  
**TELEPHONE (201) 533-1100**  
**FAX (201) 533-1111**  
**[nickfitz.law@gmail.com](mailto:nickfitz.law@gmail.com)**

**23-19544-JKS Tamer M. Zakhary  
Creditors**

**Amit Shah, DPM LLC**  
3176 Route 27  
Suite 1C  
Kendall Park NJ 08824

**Barclays Bank/US Airways**  
1007 Orange Street  
Suite 1541  
Wilmington DE 19801

**Brad D. Layton**  
JP Morgan Chase  
900 US Highway 9 North  
Suite 600  
Woodbridge NJ 07095

**Cach of NJ LLC**  
c/oResurgent Capital Services  
PO Box 10497  
Greenville SC 29603

**CACI**  
500 Northwest Plaza Drive  
Suite 300  
Saint Ann MO 63074

**Capital One**  
Po Box 85064  
Glen Allen, VA 23058

**Capital One N.A.**  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118

**Cbna**  
50 Northwest Point Road  
Elk Grove Village, IL 60007

**Cbna**  
Ccs Gray Ops Center  
Gray, TN 37615

**Chase Bank USA**  
PO Box 15548  
Wilmington DE 19886

**Christopher Tobia**  
310 Third Avenue, Rear  
Bradley Beach, NJ 07720

**Christopher Tobia**  
Address Required  
Bloomfield, NJ 07003

**Cigna/The Progressive Corporation**  
401 Chestnut Street  
Chattanooga TN 37402

**Citibank, N.A.**  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

**Consumer Adjustment Co**  
12855 Tesson Ferry Rd  
Saint Louis, MO 63128

**Dept Of Ed/Aidvantage**  
1891 Metro Center Dr  
Reston, VA 20190

**Diane/Virgilio**  
110 Birch Street  
Bloomfield, NJ 07003

**Discover Bank**  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

**Discover Bank**  
Po Box 15316  
Wilmington, DE 19850

**E-Systems Group LLP**  
1850 Lefthand Circle  
Longmont, CO 80501

**Fein Such Kahn & Shepard**  
Attorneys At Law  
7 Century Drive, Suite 201  
Parsippany NJ 07054

**Hinman Howard & Kattell, LLP**  
250 Pehle Avenue  
Suite 200  
Saddle Brook NJ 07663

**Jpmcb Card**  
301 N Walnut St, Floor 09  
Wilmington, DE 19801

**JPMorgan Chase Bank, N.A.**  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487

**LabCorp Holdings**  
531 S. Spring Street  
Burlington NC 27215

**Law Offices Parker McCay PA**  
9000 Midlantic Drive  
Suite 5054  
Mount Laurel, NJ 08054

**Macyscbna**  
911 Duke Blvd  
Mason, OH 45040

**Midland Funding**  
320 E Big Beaver Road  
Troy MI 48083

**Midland Funding/Wachovia Bank**  
320 E Big Beaver Road  
Troy MI 48083

**Pnc Bank**  
2730 Liberty Av  
Pittsburgh, PA 15265

**Pnc Bank**  
K A16 2j  
Kalamazoo, MI 49009

**Pnc Bank**  
P.O.Box 500\K A16 2j  
Portage, MI 49081

**PNC Bank, National Association**  
PO BOX 94982  
Cleveland, OH 44101

**PORTFOLIO RECOVERY ASSOCIATES, LLC**  
POB 41067  
Norfolk, VA 23541

**Pressler Felt & Warshaw**  
Attorneys At Law  
7 Entin Road  
Parsippany, NJ 07054

**Princeton ENT & Sleep LLC**  
10 Forrestal Road South  
Princeton NJ 08540

**UMCP at Plainsboro Ed NJ**  
1 Plainsboro Road  
Plainsboro NJ 08536

**US Airways**  
111 West Rio Salado Parkway  
Tempe, AZ 85281

**Wilmington Savings Fund Society, FSB,**  
c/o Rushmore Servicing  
PO Box 619094  
Dallas, TX 75261-9741

**Wilmington Savings Fund/CSMC**  
Parker McCay P.A.  
9000 Midlantic Drive, Suite 300  
Mount Laurel, NJ 08054

**Wilmington Savings Fund/CSMC**  
15480 Laguna Canyon Road  
Irvine, CA 92616

**Your Heart Doc LLC/Dr. Rany Saleh**  
PO Box 629  
Franklin Lakes NJ 07417